

# *The Blue Horizon*

## E Kokua Pakahi Kakou

August 2002

ISC Honolulu Work-Life Newsletter

Volume 10 Issue 8



HAPPY BIRTHDAY  
TEAM COAST GUARD!



Celebrating 212

August 3, 2002

years of service on

RADM R. D. Utley & his wife Col. P. Baldwin, and the Coast Guard Spouses' Association invites all Coast Guard Spouses to a tea welcoming those new to Hawai'i

Sunday, 11 August 2002 2:00-4:00pm  
Diamond Head Light  
3399 Diamond Head Road

Aloha Attire  
Kama'aina please bring a pupu  
RSVP by 4 August to Jennifer @ 834-7904  
or alohastones@hawaii.rr.com



Mission Statement: **Work-Life Programs enhance mission readiness through personal and command information, referral, and intervention for Team Coast Guard.**

# Kids in Hot Cars in Grave Danger

By  
Ms. Mary Mansfield

*The Family Resource Specialist (FRS), provides direct and referral services in the areas of childcare, elder care, scholarships for dependents, special needs, and adoption reimbursement.*

As every parent knows, it takes time to put a child into a safety seat and take him out again each time you get into and out of the car. **TAKE THE TIME. A few seconds of your time can save your child's life.**

Every year, children who are safely buckled into their car safety seats DIE from hypothermia (unusually high body temperature) when they are left in the family car. According to *KIDS 'N CARS*, a nonprofit organization whose mission is to reduce non-traffic related injuries or deaths that occur when children are left unattended in or around a vehicle, at least **34 children died in hot cars in 2001.**

Even when the outside temperature does not feel hot, **the temperature inside a car can reach over 100 degrees in a matter of minutes.** Hot cars are especially dangerous for infants and young children because their bodies have not developed the ability to cool down by sweating which means that their core temperatures rise three to five times faster than adults. Death occurs when the core temperature of the body reaches 105 to 107 degrees. And even if the child does not die, heat stroke may cause permanent brain damage.

Parents and caregivers leave children in cars for a number of reasons:

- ❑ They are unaware of the dangers of a hot car.
- ❑ They assume that their errand will only take "a minute."
- ❑ It is too much trouble to buckle and unbuckle a young child in a car safety seat.

- ❑ They forget to take a sleeping child out of the car or don't want to wake a child from a nap.
- ❑ They think someone else will get the child out of the car.

An example of this last reason was a toddler's death in Alabama a few years ago. At a childcare center, the staff had taken a field trip with toddlers, using a 15-seat passenger van. The toddler in the rear seat was left in the van due to a misunderstanding of who was responsible to take him out. He died of hypothermia.

If you see a child left in a vehicle:

- ❑ Stay with the child if you can.
- ❑ Call 911 if the responsible party does not return within 5 minutes or sooner if you fear the child is in eminent danger.
- ❑ Leave a note on the car informing the parent or caregiver of the dangers of leaving a child in a car. You can download an "Even for a Minute" flyer from the website below to leave on the windshield of a vehicle that has children left unattended.

For more information, contact the nonprofit organization *KIDS 'N CARS* at

[Struttmann@kidsncars.org](mailto:Struttmann@kidsncars.org)  
or write them at 537 Jones  
Street, #2514, San Francisco,  
CA 94102 or  
<http://www.kidsncars.org>.



### Creating Happiness

**To be happy and less stressed, be creative.**

In his article on the importance of creativity in our lives, philosopher Mihaly Csikszentmihalyi says there's a direct link between creativity and happiness. That's because research shows that being creative stimulates the brain's pleasure centers.

Not only does being creative make us happy, it's a natural way to fight stress, to build confidence, and to learn more about ourselves and the world around us. The more we exercise the creative, right-half of our brain, the greater our ability to find creative solutions to difficult problems in our work or personal lives.

To cultivate creativity in your life, try the following.

**Use creativity training techniques.** Just as weight training makes a person stronger, creativity training can make a person more creative. Come up with as many uses as you can for a white paper bag. A chef's hat? A comet catcher? A lunch bag (of course)? Now push yourself to find 50 more. The technique is called brainstorming, and it's only one of many ways to exercise the creative side of your brain. To learn more techniques, type "creativity" into your favorite search engine or look for books on creativity at the library.

**Express yourself.** Find a way to express yourself through writing, painting or doing a craft. But don't overlook other forms of expression such as restoring an antique car, gardening or solving a difficult math problem. Csikszentmihalyi says that whenever we lose track of time doing something just for the love of it, we're in a heightened sense of creativity that he calls "flow." Flow, he says, is an ultimate human experience that refreshes and makes us happy.

**Unlearn ways that stifle creativity.** James Higgins, author of *Escape from the Maze: Nine Steps to Personal Creativity* (New Management Publishing, 1997), says that to be creative, we should look beyond certain rules in life that stifle creativity. For example, place someone in a maze, and s/he will likely walk the corridors in search of an exit. After all, isn't that the rule one is supposed to follow when in a maze? But what about digging a hole and tunneling out, Higgins asks? Or pole vaulting? Or calling a friend with a helicopter so you can be lifted out? To unlearn ways that stifle creativity, look at the rules you follow, then look beyond them.

**Change your environment.** A new environment can give you a different, more creative outlook on something, such as a difficult problem. One software company encourages whole departments to take a movie break when they're stuck on an especially vexing challenge. The employees carpool to the theater to see a movie with the understanding that no one will talk or think about the problem until they return to the office. Once back, managers say employees are so rejuvenated, they

often solve the problem immediately.

**Have creative things around you.** Books of poetry, art, photography or architecture and other reflections of creativity can inspire your own creativity. But it's not enough just to have these resources around — you must turn to them for inspiration. Higgins says that people who believe that their lives have become routine and dull should make use of the many resources that can inspire passion and creativity.

**Identify times when you are most creative.** Just before a deep sleep and after a good workout are naturally occurring creative moments. A workout increases the flow of oxygen to the brain and leads to other physiological changes that encourage an active mind. And just before a deep sleep is a period of highly creative dream-like brain activity.

Sources: **M. Csikszentmihalyi:** "Happiness and creativity," *The Futurist*, S/O 1997. **J. Higgins:** *Escape from the Maze: Nine Steps to Personal Creativity*. (New York, NY: New Management Publishing, 1997).

## Six Myths About Alcoholism

**Myth #1:** He can't be an alcoholic. He's too nice.

**Fact:** Many alcoholics are nice much of the time. Alcoholism is a physical, emotional and spiritual disease. In early stages of the disease, personality may not be affected all the time.

**Myth #2:** She's not an alcoholic. She only drinks wine.

**Fact:** Alcohol is alcohol, no matter what form it takes. The issue is not so much what a person drinks as when, where and why.

**Myth #3:** He can't be an alcoholic. I never see him with a drink.

**Fact:** Alcoholics often manage to keep their drinking habits secret from coworkers and employers.

**Myth #4:** She's so intelligent. How can she be an alcoholic?

**Fact:** There is no relationship between alcoholism and a person's intelligence.

**Myth #5:** She has too good a job to be an alcoholic.

**Fact:** Many alcoholics have good jobs. Many are professionals and executives.

**Myth #6:** He can't be an alcoholic. He only drinks after work.

**Fact:** Many alcoholics schedule their drinking for after work and weekends.

Problem drinkers and alcoholics can get help by contacting the employee assistance program or by looking in the Yellow Pages under "Alcoholism Information and Treatment Centers" for more information and helpful resources.

## The Benefits of Meditation

Mention relaxation techniques and the first thing to come to mind might be a breathing or visualization exercise.

But more people are now turning to meditation, a once uniquely Eastern technique — and for good reason. Research has long supported its health benefits. In one study, the health practices of 2,000 Iowans who meditated were compared to 6,000 people who didn't. Those who meditated had 44 percent fewer hospital admissions for mental health disorders and 87 percent fewer admissions for heart disease. While other lifestyle factors may account for the apparent good health of meditators, studies prove the benefits of meditation in fighting stress.

A phone company trained one employee group to meditate as a way to relieve stress and trained another group in various other stress-management techniques. After six months, those who meditate said they had a better handle on life's problems and were better able to think and organize their thoughts. They also reported getting more enjoyment out of life. To begin your meditation program, use the tips below. But be mindful: There are many similarities between starting a meditation program and starting an exercise routine. New meditation programs need time to work; don't expect immediate, dramatic results.

### Meditation Basics

- Find a quiet space or room.
- Sit with your back as straight as possible, either in a chair or on the floor (with or without a cushion if you choose to sit on the floor).
- If sitting in a chair, place your feet flat on the floor. If sitting on the floor, sit with your legs crossed.
- Hold your hands in a comfortable position. You may choose to rest your hands on your knees or thighs.
- Keep your gaze on a comfortable spot or object in front of you. You may prefer to keep your eyes closed.
- While sitting with your back upright, keep your neck, shoulders and the rest of your body relaxed throughout the meditation.
- Keep your lips gently closed and your jaw relaxed.
- Breathe through your nose using abdominal breathing to maximize your oxygen intake. When you inhale, your abdomen should expand. When you exhale, pull your stomach in.
- Meditate for up to 20 minutes twice a day.
- Meditate on an empty stomach, if possible, or wait two hours after eating to meditate.
- You may want to play soft, instrumental music while meditating or wear headphones.

## **Reel Life Violence**

Violence is an effective, fun and humorous way to solve conflicts.

Whoa! Who says?

If a child watched any or all of 74 G-rated animated feature films produced between 1937 and 1999 and available on videocassette, this is the conclusion they might draw.

Researchers from Harvard School of Public Health, Center for Risk Analysis found that all the films contained at least one act of violence. In total, there were 125 injuries, 62 of them fatal. The duration of the violent acts has increased over the years. Almost all the films showed the good guys using physical force to overcome the bad guys. Only a couple of them, Aladdin and Balto, for example, showed the good guys using their wits to get the best of the bad guys.

The researchers recommend that children have low exposure to violence in films, and when they do watch these animated films (let's be honest here), that parents discuss the violence with the children before and after the film. Make it clear this is not the way to resolve conflicts in real life.

Parents can preview clips and read informed reviews about the violent content of these films at [www.kids-in-mind.com](http://www.kids-in-mind.com) and [www.screenit.com](http://www.screenit.com). Diana Zuckerman, PhD, of the National Center for Policy Research for Women and Families in Washington, DC, reviewed both sites for Youth Today newspaper (September 2000). She reported that the Kids-in-Mind site "was shorter and yet had exactly the kinds of details that I needed to decide if a film was acceptable by my standards."

\*\*\*\*\*FLAG VOICE 178\*\*\*\*\*

## Diversity Summit II: Out of Many, One--Leveraging America's Strength

As previously discussed in Flag Voice 170, we recently held the Coast Guard's second Diversity Summit at the Coast Guard Academy in New London, Connecticut on 9-11 April 2002. The theme of this Summit was *Out of Many, One -- Leveraging America's Strength*. Over 320 people attended, representing every conceivable aspect of Team Coast Guard. The Summit program included both general sessions featuring addresses by Coast Guard Leaders, including the Commandant, the Vice Commandant and the Master Chief Petty Officer of the Coast Guard and breakout panel discussions on topics related to diversity management within the workforce featuring presentations by experts in the their field. During the Summit's midpoint, the participants celebrated their cultural diversity with dinner and entertainment.

The Summit was a highly successful learning experience. Leaders, human resource policy makers, process owners, and Coast Guard members exchanged candid opinions and personal anecdotes, often challenging each other's beliefs. Many life experiences were shared, including those most disturbing, in which Coast Guard members were made to feel not valued. The consequence of this poor leadership style sometimes manifested itself in severe morale problems, mission degradation and, unfortunately, the ultimate loss of some of these individuals from the Service. I expect all attendees felt uncomfortable at least once and sometimes found themselves questioning their own perceptions. Overall, participants focused on comprehending the underlying issues negatively affecting the retention of our most valuable resource-*our people*.

**Are there outputs from the Summit?** One constant theme during the Summit was the request for more feedback. This Flag Voice announces that a synopsis of what transpired at the Summit is available on the Coast Guard intranet at the following address: <http://www.uscg.mil/hq/g-w/g-wt/g-wt/divsum2/>. A summary of the verbal and written questions passed during the Summit's six breakout sessions and the **Top Two Concerns** raised at each session are included on the Web site.

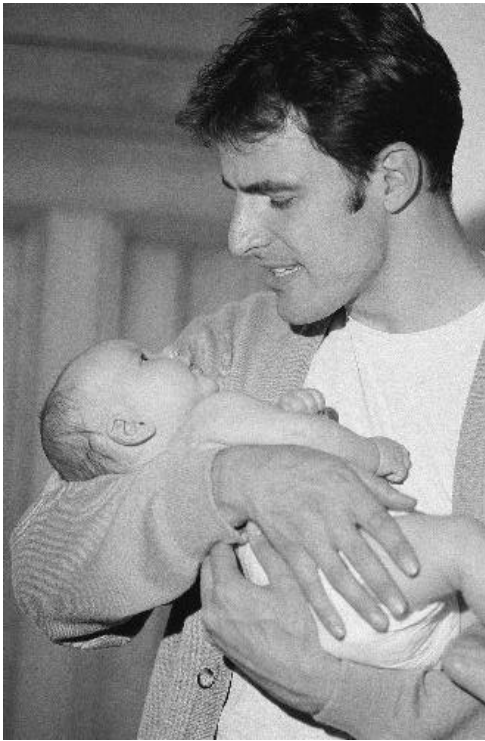
*The questions posed during the Summit are not answered or addressed individually on the website.* The ensuing informative and thought provoking dialogue from the panelists in response to these questions was too voluminous to be recorded in this format. The spectrum of questions raised during the breakout sessions ranged from highly emotional individual perceptions to questions of policy. The panelists did an outstanding job fielding questions on a wide variety of emotionally charged issues and the session attendees left with a more comprehensive understanding of the topics. All of the questions are being compiled in a database that will be forwarded to the appropriate subcommittee of the Commandant's Diversity Advisory Council (DAC) for analysis. The DAC subcommittees will prioritize, research, and then take for action the issues they determine to be the highest priority. In the interim, we are providing a list of questions from each breakout session to illustrate the scope of discussions and to show the general flavor of the dialogue at the Summit.

**What is the next step?** One goal of the Summit was to help focus our strategic diversity efforts on the most pressing concerns for members of Team Coast Guard. The **Top Two Concerns** identified at each breakout sessions, twelve in total, will be incorporated into a detailed After Action Report which will summarize and attempt to capture the essence of the discussion surrounding these topics. This report will also contain any recommendations to address these items and will be routed through the chain of command to the Commandant.

Effective diversity management is a journey without an end. In today's workplace, diversity effectiveness is a critical element of positive leadership- it is not merely a "nice-to-have." Leveraging diversity will give the Coast Guard the competitive edge it needs *and* allow us to attract, develop and retain the best members of Team Coast Guard. I encourage all leaders to take the time to review this first available output to gather a sense of the issues that affect *all* of our people. I also highly encourage every aspect of Coast Guard leadership to notify all members within their areas of responsibility of the availability of this Summit output. Together we can take lessons learned at this Summit to propel the Coast Guard into becoming an **Employer of Choice** for all our members, whether active, reserve, civilian or auxilialist and truly embody our concept of **Team Coast Guard**.

Regards, R. D. Sirois

# ARE YOU READY TO BE A DAD?



New babies don't come with owner's manuals. Breast-feeding, diaper changing and dealing with mom are all new experiences for first time fathers. At Boot Camp For New Dads we train first time fathers to be experienced dads.

Spend one 3 hour workshop taught by dads who bring their own babies to practice with and you will leave more confident in your ability to be a great dad.



***Call today for registration information!***

**30 Aug 2002 0900-1200, Pearl Harbor FFSC, Bldg 193**

**To register call 473-4222 press 1, or**

**Register online @ [www.pearlharbor.navy.mil/ffsc](http://www.pearlharbor.navy.mil/ffsc)**

**Sponsored by Pearl Harbor Fleet and Family Support Center (FFSC)  
and Tripler Army Medical Center**

## **PREP® ONE DAY WORKSHOP FOR INDIVIDUALS & ENGAGED OR MARRIED COUPLES**

01 August 02 0830-1500 ISC Honolulu Work-Life Training Room

### WORKSHOP'S FOCUS:

- 1) Communication
- 2) Conflict Resolution
- 3) Commitment



To register, call Faye Garan @ 541-1580



## **LOOKING FOR EMPLOYMENT IN HAWAII?**

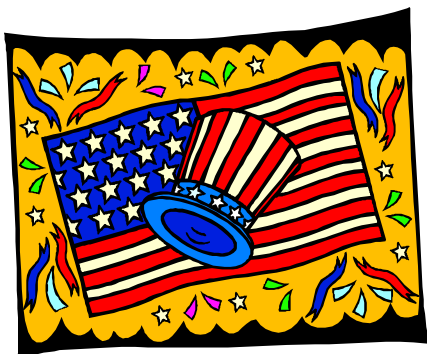
Sign up for a class on how to use the JEMS computerized Job Bank.

August 13, 1000-1100

Red Hill Community Center.

Call 541-1586/1580 to register.

## **NATURALIZATION ELIGIBILITY FOR ACTIVE DUTY PERSONNEL**



If you are a service member who is a noncitizen national or alien, you may now be immediately eligible to submit your application for naturalization. On July 3, 2002, the President signed an Executive Order: Expedited Naturalization of Aliens and Noncitizen Nationals Serving in An Active-Duty Status During the War on Terrorism. This permits service members who are aliens or noncitizen nationals serving honorably in active duty status during the period beginning on September 11, 2001, to be immediately eligible to submit their application for naturalization. If eligible, you do not need to wait the three (3) or five (5) years currently required.

Service members applying for naturalization, if eligible in accordance with the statutory exception to the naturalization requirements, must still submit all required documentation required by the Immigration and Naturalization Service to include Form N-400, Application for Naturalization, G-325B, Biographic information and N-426, Request for Certification of Military Service. The forms are available at: [www.insgov/graphics/formsfee/index.htm](http://www.insgov/graphics/formsfee/index.htm) The Fourteenth District Legal Assistance Office is also available to provide administrative assistance to those members who want to apply for naturalization. Call PO1 Kenneth Heaton at (808) 541-2108 for an appointment with Legal Assistance Attorney Belinda Alcantara.

INS must still process your application, and that may take the normal 6 – 12 month processing time. You should apply if you are eligible. The Legal Assistance office can help with reviewing your documents and before you mail them to the Coast Guard Personnel Command (“CGPC-adm-3”). CGPC-adm-3 can assist with expedited citizenship application processing and will forward the documents to INS. See the CGPC-adm-3 web page for information at: <http://cgweb.comdt.uscg.mil/cgpc-adm/ins.htm>

# Chaplain's Corner

By  
LCDR Daniel E. McKay, CHC, USNR

Many changes have taken place over the past few months: shift in mission focus, organizational restructuring, approval to acquire new equipment, increase budgets and personnel numbers, to name a few. This is not totally unexpected or unwarranted, however, as change is endemic to our Coast Guard family's and organization's nature.

Of course, acknowledgment alone of this reality doesn't ease the adjustment. Change, after all, also requires willingness on our part to make an exchange: unfamiliar for the familiar, discomfort for comfort, uncertainty for certainty, etc. Before we can adapt to change, then, we must first accept it, and acceptance is obtained by answering two questions affirmatively: (1) "Is the change worthy of support?" and (2) "Is the change worth the inherent risks?"

After answering the above questions affirmatively, though, there is also the need to accept change in a positive manner. For example, as an acronym *C.H.A.N.G.E.* can mean **C**hoosing a **H**oly **A**ttitude to **N**avigate for **G**od's **E**xcellence. Thus, first, we have a choice: we can recoil from the challenges and opportunities presented by change or we can embrace them.

Second, there's the need for more than proper thoughts and emotions: there's the need for right attitude. This requires viewing change from Heaven's vantage point (change for the good it can produce) rather than from our own or the world's (change for the sake of change or selfish gain).

Third, once the choice is made and the right attitude is acquired then we can set both in motion. Notice the target toward which we navigate: nothing less than excellence as defined by God, for only giving our best and receiving His best will do.

Yes, in life change is inevitable, but our acceptance of it and ability to make the most of its challenges and opportunities are not. These remain, with God's help, up to us. Or, to paraphrase the Apostle Paul, "Through God's strength, I can handle life's changes" (Philippians 4:13).

## Religious Faith and USCG History Calendar:

01 Aug 1799	Secretary of Treasury authorizes U. S. Cutter Revenue Service ensign and pennant
01 Aug 1910	Alaska Lighthouse District established
01 Aug 2002	Lammas (Christian) Fast in Honor of Mary (Orthodox Christian)
04 Aug 1790	Congress authorizes first ten boats for Revenue Marine: Coast Guard history begins
05 Aug 1935	Congress passed Anti-smuggling Act giving broader jurisdiction to USCG
06 Aug 1918	LIGHTSHIP 71 sunk by German U-boat
06 Aug 2002	Transfiguration of the Lord (Christian)
07 Aug 1789	Lighthouse Establishment Act passed by Congress
07 Aug 1942	Solomon Island landings at Tulgai and Guadalcanal
09 Aug 1950	Port Security made function of USCG by Congress' passage of Public Law 679
12 Aug 1994	ADM Robert Kramek creates "Team Coast Guard": alignment and integration of regular and reserve components
13 Aug 1819	USRCs ALABAMBA and LOUISIANA end organized piracy on Gulf Coast by destroying Patterson's Town on Breton Island
15 Aug 1943	Invasion of Vella La Vella, Solomon Islands
15 Aug 1944	Invasion of Southern France
15 Aug 2002	Assumption of Mary (Catholic Christian) Dormition of Theotokos (Orthodox Christian)
16 Aug 1941	D14 USCG transferred to the U. S. Navy
17 Aug 1990	USCG boarding teams committed to operation Desert Shield
18 Aug 1941	USCG begins enforcement of Alaskan war-lanes
22 Aug 1994	POLAR SEA and CCCS LOUIS S. STE LAURENT become first "North American surface ships" to reach the North Pole
23 Aug 1993	USCGC YOCONA hosts first joint USCG-Russian search and rescue exercise
28 Aug 1919	USCG returned from U. S. Navy to Treasury Department after WW I
29 Aug 1980	Personnel Exchange Agreement signed by USCG and Royal Navy

In God's love,  
Chaplain McKay

<http://www.uscg.mil/d14/chaplain/>



**Fleet and Family  
Support Center (FFSC)**  
Pearl Harbor, Serving the Hawaii Region  
820 Willamette Street, Bldg. 193, Pearl Harbor, HI, 96860-5108  
Phone: (808) 473-4222

NCTAMS PAC Satellite Office  
500 Center Street, Bldg. 392, Wahiawa, HI, 96786-3050  
Phone: (808) 653-0203

[www.pearlharbor.navy.mil/ffsc](http://www.pearlharbor.navy.mil/ffsc)

## AUGUST 2002 CLASS SCHEDULE

**NO CHARGE FOR CLASSES.** Open to all active duty, reserve, and retired personnel, family members, and DOD employees.

To register for FFSC classes, call (808) 473-4222 and press 1, or [Register Online](#)

EMPLOYMENT ASSISTANCE CLASSES	DATE	TIME	*LOCATION
<a href="#">FEDERAL EMPLOYMENT</a>	AUG 13	5:00 PM - 7:00 PM	
<a href="#">JOB SEARCH VIA THE INTERNET</a>	AUG 13	8:30 AM - 9:30 AM	
<a href="#">INTERVIEWING SKILLS</a>	AUG 20	1:00 PM - 3:00 PM	
<a href="#">RESUME WRITING</a>	AUG 6	8:30 AM - 10:30 AM	
<a href="#">RESUME WRITING</a>	AUG 14	1:00 PM - 3:00 PM	NCTAMS PAC
<a href="#">PREPARING FOR THE JOB FAIR</a>	AUG 27	9:00 AM - 11:00 AM	
<a href="#">UNDERSTANDING PERSONALITY TYPES IN CAREERS</a>	AUG 22	8:30 AM - 11:30 AM	
FINANCIAL CLASSES	DATE	TIME	*LOCATION
<a href="#">CAR BUYING STRATEGIES</a>	AUG 1	1:00 PM - 3:00 PM	
<a href="#">CHECKING ACCOUNT MANAGEMENT</a>	AUG 16	9:00 AM - 10:30 AM	NCTAMS PAC
<a href="#">CHECKING ACCOUNT MANAGEMENT</a>	AUG 20	1:30 PM - 3:00 PM	
<a href="#">COMMAND FINANCIAL SPECIALIST TRAINING (CFST) (I-V)</a>	AUG 5-9	7:30 AM - 4:00 PM	
<a href="#">FEDERAL SURPLUS FOOD DISTRIBUTION</a>	AUG 21	9:00 AM - 3:00 PM	
<a href="#">LIFE INSURANCE BASICS</a>	AUG 13	5:00 PM - 7:00 PM	
<a href="#">MANAGING MONEY AND CREDIT</a>	AUG 27	9:30 AM - 11:00 AM	
<a href="#">\$MILLIONS\$ DOLLAR SAILOR (I-II)</a>	AUG 19-20	8:00 AM - 4:00 PM	
<a href="#">\$MILLIONS\$ DOLLAR SAILOR (I-II)</a>	AUG 22-23	8:00 AM - 4:00 PM	NCTAMS PAC
<a href="#">SAVINGS AND INVESTMENT BASICS</a>	AUG 15	5:00 PM - 7:00 PM	
INFORMATION AND REFERRAL CLASSES	DATE	TIME	*LOCATION
<a href="#">FOOD STAMPS APPLICATION BRIEF</a>	AUG 8	9:00 AM - 10:30 AM	
OMBUDSMAN CLASSES/MEETINGS	DATE	TIME	*LOCATION
<a href="#">COMNAVREG HAWAII OMBUDSMAN ASSEMBLY MEETING</a>	AUG 15	6:30 PM - 8:30 PM	LOCKWOOD HALL
<a href="#">COMPATRECONFOPAC OMBUDSMAN ASSEMBLY MEETING</a>	AUG 28	6:30 PM - 8:00 PM	JOHN FINNE BLDG
<a href="#">COMSUBPAC OMBUDSMAN ASSEMBLY MEETING</a>	AUG 20	6:00 PM - 8:00 PM	LOCKWOOD HALL
<a href="#">OMBUDSMAN BASIC TRAINING (I-IV)</a>	AUG 12-15	8:00 AM - 3:30 PM	
PARENTING CLASSES	DATE	TIME	*LOCATION
<a href="#">ANGER, TEMPER TANTRUMS AND SIBLING RIVALRY</a>	AUG 19	9:00 AM - 11:00 AM	
<a href="#">BOOT CAMP FOR NEW DADS</a>	AUG 30	9:00 AM - 12:00 PM	
<a href="#">BROWN BAG VIDEO: "PARENTS...OR PUSHOVERS"</a>	AUG 22	11:00 AM - 1:00 PM	
<a href="#">PARENT SUPPORT GROUP</a>	AUG 21	11:00 AM - 1:00 PM	
<a href="#">PARENTS! CAN WE TALK? YOU BET WE CAN! FOR ADOLESCENTS/TEENS (AGES 11-17)</a>	AUG 5	8:00 AM - 10:00 AM	
<a href="#">PARENTS! CAN WE TALK? YOU BET WE CAN! FOR SCHOOL AGE CHILDREN (AGES 6-10)</a>	AUG 1	8:00 AM - 10:00 AM	
<a href="#">PARENTS! CAN WE TALK? YOU BET WE CAN! FOR YOUNG CHILDREN (AGES 0-5)</a>	AUG 20	11:00 AM - 1:00 PM	
PERSONAL DEVELOPMENT CLASSES	DATE	TIME	*LOCATION
<a href="#">ADULTS MOLESTED AS CHILDREN</a>	AUG 6, 13, 20, 27	1:00 PM - 3:00 PM	
<a href="#">ANGER MANAGEMENT</a>	AUG 28	8:00 AM - 11:00 AM	
<a href="#">IMPROVING WORKING RELATIONSHIPS: UNDERSTANDING PERSONALITY TYPES IN THE WORKPLACE</a>	AUG 23	8:00 AM - 11:30 AM	
<a href="#">NEW DIRECTIONS SUPPORT GROUP</a>	AUG 1, 8, 15, 22, 29	3:00 PM - 4:45 PM	
<a href="#">PARTNERS IN HEALING</a>	AUG 7	5:00 PM - 7:00 PM	
<a href="#">SKILLS FOR MANAGING STRESS AND ANGER</a>	AUG 19	8:00 AM - 10:30 AM	NCTAMS PAC
<a href="#">SKILLS FOR MANAGING STRESS AND ANGER</a>	AUG 21	8:00 AM - 10:00 AM	
<a href="#">STRESS MANAGEMENT</a>	AUG 14	8:00 AM - 11:00 AM	
<a href="#">SUCCESSFUL RELATIONSHIP HABITS</a>	AUG 5	8:00 AM - 11:00 AM	NCTAMS PAC

[YOUR MARRIAGE: A HEALING RELATIONSHIP \(I-IV\)](#)

AUG 1, 8, 15, 22

5:00 PM - 7:00 PM

RELOCATION ASSISTANCE CLASSES	DATE	TIME	*LOCATION
<a href="#">ALOHA TOUR</a>	AUG 29	8:00 AM - 3:30 PM	
<a href="#">CHINATOWN WALKING TOUR</a>	AUG 8	9:00 AM - 1:00 PM	
<a href="#">SMART MOVE</a>	AUG 15	8:00 AM - 11:30 AM	
<a href="#">SPONSOR COORDINATOR TRAINING</a>	AUG 1	8:30 AM - 10:30 AM	
<a href="#">SPONSOR TRAINING</a>	AUG 22	8:30 AM - 10:30 AM	
<a href="#">WELCOME TO HAWAII</a>	AUG 7	9:00 AM - 11:00 AM	

**SEXUAL ASSAULT VICTIM INTERVENTION (SAVI) CLASSES/MEETINGS****DATE****TIME****\*LOCATION**

<a href="#">SAVI VICTIM ADVOCATE INITIAL TRAINING (I-IV)</a>	AUG 27-30	8:00 AM - 4:00 PM	
<a href="#">SAVI VICTIM ADVOCATE REFRESHER TRAINING</a>	AUG 13	12:45 PM - 2:45 PM	
<a href="#">SAVI VWAP COORDINATION COMMITTEE MEETING</a>	AUG 5	1:30 PM - 3:30 PM	

**TRANSITION ASSISTANCE CLASSES****DATE****TIME****\*LOCATION**

<a href="#">COMPANY RECRUITMENT: FEDERAL BUREAU OF INVESTIGATION (FBI)</a>	AUG 16	10:30 AM - 12:30 PM	
<a href="#">PRE-RETIREMENT/EXECUTIVE TRANSITION ASSISTANCE PROGRAM (E-TAP) SEMINAR (I-III)</a>	AUG 6-8	8:00 AM - 4:00 PM	
<a href="#">PRE-SEPARATION/SEPARATION TRANSITION ASSISTANCE PROGRAM (STAP) SEMINAR (I-III)</a>	AUG 13-15 AUG 20-22	8:00 AM - 4:00 PM	

**All classes are located at the  
Fleet and Family Support Center, Bldg. 193,  
Pearl Harbor, unless otherwise indicated.**

[Directions to Pearl Harbor FFSC](#)

[Directions to NCTAMS PAC FFSC Satellite Office](#)

**AUGUST 2002**

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

[CLICK HERE  
FOR  
FULL PAGE  
OF CLASS  
DESCRIPTIONS](#)

## Planning a Move? How to Help Children Cope

Every year, one out of five U.S. families moves. We move because we want to or because we have to, and either way, it's stressful. Moving can also be a positive force that helps draw families closer together. It can teach children coping skills. It can also show them that, even while an upheaval is taking place, life can still be "normal."

- Age makes a big difference: generally speaking, the younger a child, the easier the move. Here's what you might expect:
- A three-year-old. Young children respond mainly to how their parents feel. Although they are unable to think about change abstractly, they sense friction and tension. Young kids need to be reassured that their parents will keep them safe.
- A seven-year-old. School-age children have already learned about transitions to new classes, teachers and schools. They know how to find comfort in books, games, TV and friends. Include them in discussions about the move. Encourage them to say what's really on their mind: "Can I take all my stuff?" "Who will sit next to me at lunch?"
- A twelve-year-old. Kids this age fear the loss of their friends. They may also feel angry with their parents about moving. Talk to them about how to stay connected with old friends and make new ones at school and outside school.

### Before you move

- Stay calm. Children take their cues from adults, so try not to communicate a sense of chaos, though you may be feeling it. Stress the positive aspects of the move for everyone involved.
- Explain the move. Even a young child can understand basic facts: "Mommy got a new job and we want to live closer to where she works." Or "We will need a bigger house after the baby is born."
- Let children know what's going on.
- Listen for questions. Even if your family is happy about the move, children may feel anxious about losing important people or landmarks in their lives. Often young kids' questions reveal these fears: "Will my room be the same?" "Will the dog move too?" "Where will I get my hair cut?"
- Respect children's concerns about fashion, speech and other customs they may (or may not) find in their new community.
- Involve kids in packing. This is a prime time to sort through and discard possessions. Pack a bag with toothbrushes, pajamas, security objects, pillows and sheets to have with you the day you move so children can settle in fast.

### Space issues are important to children

In her book *Will This Place Ever Feel Like Home* Leslie Levine suggests:

- Let your kids know that their ideas about their new space count. Phrase questions so there's no "right" answer: What's a good place for your photos? Where would you like your video games? For younger children, repeat the arrangement of certain pieces of furniture. If the bed was pushed up against a wall in their old room, do the same in the new location.
- Help kids stay in touch with old friends. Encourage them to photograph their new space, house and neighborhood. Saying "my new place looks like this" is a great way for children to reconnect.

June 20, 2002

# FAMILY SUPPORT CENTER @ HICKAM AFB

***Building 1105, 449-2494 or 449-6475***

***[www.hickam.af.mil/FamSup](http://www.hickam.af.mil/FamSup)***

**ARE YOU THINKING ABOUT ADOPTION?, Aug 21, 4:30-5:30 pm.**

This class is designed to help prospective adoptive parents understand the costs, legal matters, and emotional and familial issues involved in the adoption process. There will be a question and answer period at the end of the class, so bring all your related concerns.

**DEALING WITH DIFFICULT PEOPLE, Aug 7, 9:00-11:00 am.** Life can be fun and challenging. For those challenging times, join us in learning how to bring out the best in people. Try it on family members, co-workers, or customers. This workshop is designed to identify several types of difficult behavior and give you formulas for changing attitudes.

**DEPARTMENT OF VETERANS' AFFAIRS (VA) BENEFITS COUNSELING, Aug 13, By Appointment.** Direct from the Department of Veterans' Affairs to Hickam. A counselor will be available for individual 30-minute appointments to address questions and concerns regarding such topics as education, loans, life insurance, and disability and compensation for separating/reting personnel.

**HICKAM COMMUNITY ACTION TEAM (HCAT) OUTREACH, Aug 21, 11:00 am-12:30 pm (AAFES BXtra).** The Family Support Center, Life Skills Flight, Family Member Programs Flight, Health & Wellness Center, and Chaplain recognize and appreciate our active duty and retired members, and their families for their contributions and sacrifices made to the Air Force. Join us in acknowledging them at the AAFES BXtra.

**FAMILY READINESS BRIEFING, Aug 5, 12, 19, & 26, 1:00-2:00 pm.** Create your own personal/family care plan in advance. All AF active duty, civilian, and family members facing the possibility of a deployment or remote assignment are encouraged to attend. Learn about free phone cards, childcare, and car care.

**HOME BUYING 101, Aug 7, 1:00-4:00 pm.** Does the thought of buying your first home have you excited or a little apprehensive? What are all these "closing costs?" And, how many "points" should I pay? Does the VA lend money? Answers to these questions and more about the home-buying process will be explored for those who are considering the purchase of their first home. Information from this class will be applicable for homes purchased in Hawaii or on the mainland.

**HOW TO START AND EXPAND YOUR OWN BUSINESS, Aug 6, 1:00-3:00 pm.** If you are thinking about starting your own business, this workshop is a must! A representative from the US Small Business Administration (SBA) and Milton Kwock, Manager of the Business Action Center, DBEDT, State of Hawaii, join forces to present a general overview and key considerations for potential entrepreneurs.

**INTERVIEWING WITH CONFIDENCE, Aug 20, 9:00-11:00 am.** Experts agree that the most critical part of the hiring process is the interview. Learn the skills and techniques to turn your apprehension into anticipation.

**LOOKING FOR EMPLOYMENT IN HAWAII, Aug 6 & 29, 8:30-11:00 am.** Let us help you find the job you want! Explore local employment trends, be informed on employment and education resources, and register to use the JEMS computerized job bank. Class size is limited. Registration is required.

**MONEY MANAGEMENT, Aug 9 & 21, 1:00-2:00 pm.** This "hands-on" class will offer the participant the opportunity to create a budget using the automated program available in the Family Support Center's Resource Center. Participants will also use the PowerPay debt management software to assist with credit management.

**NEW TO HAWAII FINANCIAL BRIEFING, Aug 30, 1:00-2:00 pm.**

Designed for all E-4s and below at their second permanent duty station. This financial orientation will help you with your unique assignment to Hickam and will introduce you to the many services of the Personal Financial Management Program. Other topics include budgeting, the wise use of credit, and state and county liability laws. Active duty members must register through their orderly room. All others, please call 449-2494.

**RESUME WRITING I, Aug 22, 1:00-3:00 pm.** The resume is the first step towards landing an interview. This class will provide you the necessary tools to make your resume competitive in today's job market. Following this session, come back for Resume Writing II to have your resume reviewed.

**RESUME WRITING II, Aug 29, 1:00-3:00 pm.** You will have the opportunity to have your draft resume reviewed by other participants and FSC staff members. Resume I, TAP Workshop, or equivalent training is required prior to attending this class.

**SALARY/BENEFITS NEGOTIATION, Aug 8, 9:00-11:00 am.** This class will teach you the basics about benefit packages and various techniques of negotiating your "Total Rewards Package."

**SELF-ESTEEM: I MAKE A DIFFERENCE!, Aug 21, 9:00-11:00 am.** Achieve confidence, credibility, and composure. This workshop aims to help individuals identify and build their self-worth as well as recognize the positive differences they make in the lives of others.

**SMOOTH MOVE, Aug 22, 9:00-11:00 am.** Being prepared makes relocation less stressful. Subject matter experts will update you on the latest policy changes that may impact your move. All members and/or spouses are encouraged to come. This class primarily focuses on active duty PCS moves.

**SPONSORSHIP TRAINING, Aug 1, 9:00-10:30 am.** Be a super sponsor! As the unit's ambassador, you can make the relocation to Hawaii a very positive experience. Let us help you by giving you a one-stop shop of the necessary tools and resources needed to be successful. Recommended for all and essential for the first-time sponsor.

**TRANSITION ASSISTANCE PROGRAM (TAP) WORKSHOP, Aug 13-15, 8:00 am-4:00 pm, Daily.** Join us for a smooth and successful move to a second career or to retirement. Instructors from the Departments of Labor, Defense, and Veterans' Affairs, and other community and base experts will provide information and training on the job search and other critical elements of the transition process. Spouses are highly encouraged to attend.

**VOLUNTEER ORIENTATION, Aug 1 & 15, 11:45 am-12:45 pm (American Red Cross, Bldg 1113).** Volunteers are needed and wanted on Hickam. Learn about the many volunteer opportunities within the 15th Air Base Wing, PACAF, or tenant agencies. Schedule attendance through the American Red Cross at 449-1488.

**VOLUNTEER SUPERVISORY TRAINING, Aug 14, 11:45 am-12:45 pm (American Red Cross, Bldg 1113).** Supervisors can make a difference in a volunteer's life! Learn how to hire, motivate, and reward volunteers. Call American Red Cross at 449-1488 to register.

# MCCS PERSONAL SERVICES CALENDAR

## AUGUST 2002

\*\* Indicates childcare available with two weeks prior reservation.

### Counseling Services (257-7780/ 7781)

Stress Management	Aug. 6	1400-1600	Bldg. 216
"Cage the Rage" Anger Management (8 wk. Series)	Aug. 1, 8, 15, 22, 29	1330-1530	Bldg. 216
** Marriage Skills	Aug. 21-22	0800-1430/0800-1200	Bldg. 216
** PREP Couples Communication	Aug. 6-7	0830-1600	Bldg. 1270

### Family Member Employment Assistance (257-7790)

FBI "Special Agent" Recruiting Brief	Aug. 12	1000-1200	CVIC, Rm. 2
Resume Workshop	Aug. 20	0900-1100	Bldg. 3096
Federal Employment Workshop	Aug. 21	0900-1100	Bldg. 3096
Interviewing Workshop	Aug. 22	0900-1100	Bldg. 3096

### Joint Education Center (257-2158)

Education Opportunity Workshop	Aug. 7, 14, 21, 28	1135-1235	Bldg. 219
CLEP Exam	Aug., 6, 13, 20, 27	0730 & 1000	Bldg. 219
GED Official	Aug. 15 & 16	0730	Bldg. 219

### Library (254-7624)

HI Humane Society Visit	Aug. 1	1000	Bldg. 219
Summer Reading Program Concludes	Aug. 10		
Summer Reading Program Wrap-Up Party	Aug. 15	1000	Bldg. 219

### Marine Corps Family Team Building (257-7774)

**L.I.N.K.S. (257-2368)	Aug. 20-22	0900-1230	Bldg. 3074
**Key Volunteer Training (257-2410)	Aug. 27-29	0830-1200	Bldg. 3022

### New Parent Support Program (257-8803)

**Dad's Baby Boot Camp/ Mom's Basic Training	Aug. 6-7	0830-1630	CREDO
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### Personal Financial Management (257-7783/ 7787)

Budgeting For Success	Aug. 5, 19	1030-1130	Bldg. 216
Understanding Checkbook Management	Aug. 13	1330-1430	Bldg. 216
How to Be Credit Wise	Aug. 14	1030-1130	Bldg. 216
Set Yourself Free by Reducing Your Debt	Aug. 21	1030-1130	Bldg. 216
Car Buying Strategies	Aug. 28	1030-1130	Bldg. 216

### Relocation Assistance Program (257-7790)

New Arrivals Orientation	Aug. 1	0730-1130	Base Theater
PCS Moves Workshop	Aug. 14	0800-1200	Bldg. 3096
Sponsorship Training	Aug. 8, 22	1000-1100	Bldg. 3096
Island Tour	Aug. 9	0730-1630	Bldg. 216

### Transition Assistance Program (257-7790)

Transition Assistance Program Seminar	Aug. 12-15	0800-1600	Base Theater
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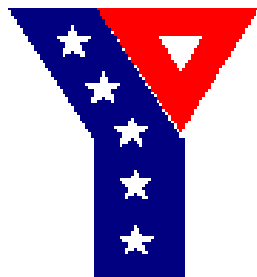
### Children Youth and Teens Program (257-7430)

Summer Band Concert	Aug. 9	1700-1830	Bldg. 6111
Teen Pool Party	Aug. 9	1830-2130	Base Pool
** HCDC Parents Night Out	Aug. 16	1800-2100	Bldg. 579

### CREDO (257-1941 / 0408)

Marriage Enrichment Retreat	Aug. 9-11	48 Hours	
Personal Growth Retreat	Aug. 22-25	72 Hours	

See class descriptions below.



**Armed Services YMCA/AMR**  
**August 2002 Calendar of Events**  
**1875 Aliamanu Drive, Honolulu, HI 96818**  
**Phone # 833-1185, Fax # 834-3631**  
**E-Mail: ASYMCAAMR@aol.com**  
**Open Mon-Thurs, 8:00am – 1:30pm**

**PLAYMORNING**

A **free** mobile playgroup in community centers and parks for moms, dads, and child care providers and children 0-5 years old. Play morning encourages learning, sharing, self-help skills and fun! Parent and child participation required. The program is open to all military family members. No registration or fee required. (Donations greatly appreciated.)

**THEMES FOR AUGUST - - Shapes & Friends**

**LOCATIONS & TIMES FOR AMR:**

- ASYMCA Pavilion M, W, Fr 9:30-11:00
- Red Hill CC Monday 10:30-12:00
- Ft. Shafter S-plgrnd Tuesday 9:30-11:00

**LOCATIONS & TIMES FOR PEARLHARBOR:**

- Moanaloa CC Tuesday 9:30-11:00
- McGrew CC Wednesday 9:30-11:00
- Manana CC Wednesday 9:30-11:00
- Catlin/Halsey CC Thursday 9:30-11:00
- Pearl City Penn CC Thursday 10:30-12:00
- Hale Moku CC Friday 9:30-11:00

\*\*\*NOTE "CC" stands for Community Center

\*\* AMR Playmorning is now held in our classroom.

**KINDERMUSIK**

An early childhood music and movement program based on the belief that every child is musical. The classes will be held on Thursdays from 10-10:45am beginning August 1<sup>st</sup>. If interested, call Judy Wood at 624-2099.

**FREE FOOD DISTRIBUTION**

The Armed Services YMCA in Conjunction with Hawaii Community Action Program (HCAP) will be distributing free food to low income families on **Wednesday August 21 from 9:00-12:00.** For more information call us at 833-1185.

**DONATE YOUR VEHICLE TO THE**

**ARMED SERVICES YMCA**-it's a win-win situation for everyone! Donors earn a tax deduction based on the fair market value of the car. The Armed Services YMCA, using a reputable auto auction company, receives the profits from the sale of the car. These profits will be used to support Armed Services YMCA programs like Play morning, Welcome Baby, The Children's Waiting Room, and the Single Sailor Drop-In Center. For more information, please call Dave Gomez at 473-1427

Back to school.....



**UPCOMING EXCURSION**

**Disney On Ice**

Thursday September 12<sup>th</sup>

Show time is 10:30am

Blaisdell Center

\$12.50/person 2 and up

Tickets available now on first come first served basis.

**NOW OPEN!!!!!!**

**CHILDREN'S WAITING ROOM**

The Children's Waiting Room is a place where you can drop off your children if you have a doctor's appointment. The Armed Services YMCA is in NEED of volunteers to keep this program running at Tripler Army Medical Center. If interested in volunteering, or placing an appointment, please call us at 833-1185. The hours of the waiting room are **Monday, Tuesday, and Thursday from 8:00-12:00.**

**ATTENTION: All expectant and new**

**moms.** **WELCOME BABY** offers a support group twice a month! Come join us for an adult craft and discussion on various topics. Kid's can come too. For more information or to reserve your spot call Terri Nelson at 433-8687.

**LAMAZE**

This class provides great information & instruction on everything you need to know about childbirth. The class meets every Thursday for 6 weeks from 7-9pm. The next class begins on August 8, 2002 through September 12, 2002. **Payment for this class is due no later than August 1, 2002.** Any questions please call us at 833-1185

**T.O.P.S.**

Lose weight, have fun, find friends, join us to Take Pounds Off Sensibly. We meet at the ASYMCA/AMR every Wed from 5:30-7:00pm. Call Delcie Akua @ 623-1403 or Jayne Desamito @ 845-8195 for more information.

<b>MONDAY</b>	<b>TUESDAY</b>	<b>WEDNESDAY</b>	<b>THURSDAY</b>	<b>FRIDAY</b>
<b>PLAYMORNING</b>  Amr-9: 30-11:00am Red Hill-10: 30-12:00pm	<b>PLAYMORNING</b>  Ft. Shafter-9: 30-11:00am Moanalua-9: 30-11:00am	<b>PLAYMORNING</b>  Amr-9: 30-11:00am McGrew-9: 30-11:00am Manana-9: 30-11:00am	<b>1</b> <b>PLAYMORNING</b>  Pearl City-10: 30-12:00pm Catlin/Halsey-9: 30-11:00am	<b>2</b> <b>PLAYMORNING</b>  Amr-9: 30-11:00am Hale Moku-9: 30-11:00am
<b>5</b> <b>PLAYMORNING</b>  Amr-9: 30-11:00am Red Hill-10: 30-12:00pm	<b>6</b> <b>PLAYMORNING</b>  Ft. Shafter-9: 30-11:00am Moanalua-9: 30-11:00am	<b>7</b> <b>PLAYMORNING</b>  Amr-9: 30-11:00am McGrew-9: 30-11:00am Manana-9: 30-11:00am	<b>8</b> <b>PLAYMORNING</b>  Pearl City-10: 30-12:00pm Catlin/Halsey-9: 30-11:00am	<b>9</b> <b>PLAYMORNING</b>  Amr-9: 30-11:00am Hale Moku-9: 30-11:00am
<b>12</b> <b>PLAYMORNING</b>  Amr-9: 30-11:00am Red Hill-10: 30-12:00pm	<b>13</b> <b>PLAYMORNING</b>  Ft. Shafter-9: 30-11:00am Moanalua-9: 30-11:00am	<b>14</b> <b>PLAYMORNING</b>  Amr-9: 30-11:00am McGrew-9: 30-11:00am Manana-9: 30-11:00am	<b>15</b> <b>PLAYMORNING</b>  Pearl City-10: 30-12:00pm Catlin/Halsey-9: 30-11:00am	<b>16</b> <b>PLAYMORNING</b>  Amr-9: 30-11:00am Hale Moku-9: 30-11:00am
<b>19/26</b> <b>PLAYMORNING</b>  Amr-9: 30-11:00am Red Hill-10: 30-12:00pm	<b>20/27</b> <b>PLAYMORNING</b>  Ft. Shafter-9: 30-11:00am Moanalua-9: 30-11:00am	<b>21/28</b> <b>PLAYMORNING</b>  Amr-9: 30-11:00am McGrew-9: 30-11:00am Manana-9: 30-11:00am	<b>22/29</b> <b>PLAYMORNING</b>  Pearl City-10: 30-12:00pm Catlin/Halsey-9: 30-11:00am	<b>23/30</b> <b>PLAYMORNING</b>  Amr-9: 30-11:00am Hale Moku-9: 30-11:00am

# SMART CREDIT MANAGEMENT

## Do You Control Your Credit Cards or Do They Control You?

By Ms. Jeri Couthen

*The Employee Assistance Program Coordinator (EAPC) provides preventive education in life skills areas, crisis management, and resource referrals. The EAPC goal is to help Coast Guard members, civilian employees, and family members make independent, informed decisions that improve their quality of life.*

**C**redit comes in many forms. It may be a mortgage to buy a home, a student loan for education, an auto loan, store credit for merchandise, or a cash advance on a credit card. When used wisely, credit allows you to purchase items now and pay for them later with little or no cost. Credit, when used in this way, is a very welcome convenience.

Recently, however, many families are finding the cost of credit an increasing hardship. More and more people are using credit to purchase items they would not otherwise be able to afford, given their annual salary and savings. Unfortunately, many people make the costly mistake of purchasing these items on their credit cards anyway, without figuring how they will meet their monthly expenses, plus the payment to the credit card company.

### Types of Credit

There are many ways to borrow money. Some of the more common ways to do so are through:

- Credit card use
- Cash advances
- Department store charge cards
- Auto loans
- Home mortgage/second mortgages
- School loans

### The Many Faces of Debt

Depending on the type of purchases we make and how we make them, if we incur debt, it will be one of two kinds: **Secured debt** or **unsecured debt**.

Secured debt commonly refers to purchases where there is obvious collateral, should you default (not be able to pay) your loan payment. Examples of secured debt include a car loan (where the car is the collateral) or a home mortgage (where your home is the collateral).

Unsecured debt, on the other hand, refers to those purchases where it may be more difficult to identify items to serve as collateral in case of default: meals, jewelry, books, clothing, gasoline, etc. Most people find themselves in credit card trouble as a result of too many unsecured purchases.

### In Over Your Head?

Many people run into difficulty when they charge a lot on their credit cards, fail to pay off the balance, and continue to charge. Problems arise when they continue to use their credit cards, paying only the required minimum payment each month. As the balance grows, they have a difficult time getting out from underneath their debt. Many borrow from one credit card to pay off another, ringing up more debt in interest payments.

Inability to pay off debt is an increasing problem. Charges not paid off can mar a credit report, which may affect your ability to qualify for a home, auto or other loan in the future. Being in debt can also interfere with your ability to live a peaceful life. The anxiety of not being able to pay bills, cover expenses, and save enough money for your family can be terribly stressful to deal with.

### Do I Have a Problem?

The following are some signs that may indicate you need help with financial matters:

- Using one credit card to pay off another
- Making only the minimum payments on your credit cards & continuing to charge
- Always being vague about your expenses and how much money you owe
- Taking money designated for household expenses to spend on impulse purchases

**For More Information** regarding credit card management, money matters, and/or basic budgeting call the EAP Coordinator at 541-1585 and set up an appointment.